

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WISCONSIN**

PENNY LEE ANDERSON and  
RUSSELL D. ANDERSON, SR.,

Plaintiffs,

CASE NO. 03-C-0510-C

JUDGE BARBARA B. CRABB

v.

TRANS UNION, LLC, EXPERIAN  
INFORMATION SOLUTIONS, INC., CSC  
CREDIT SERVICES, INC., and EQUIFAX, INC.  
d/b/a EQUIFAX INFORMATION SERVICES,  
LLC,

Defendants.

**AFFIDAVIT OF JAMES V. AZZANO**

I, James V. Azzano, hereby declare under penalty of perjury under the laws of the United States of America that the following is true and correct:

1. I am employed as Director Of Maintenance Center for Trans Union, LLC ("Trans Union"). In the ordinary course of my employment, I have personal knowledge of Trans Union's practices and procedures relating to the receipt and processing of Universal Data Forms ("UDF" and/or "UDFs") which Trans Union receives from time to time from its furnishers.

2. It is my understanding that in the course of this case, Plaintiffs have alleged that on December 12, 2002, Cross Country Bank provided UDFs to Trans Union requesting that changes be made to Cross Country Bank accounts 5414 XXXX XXXX

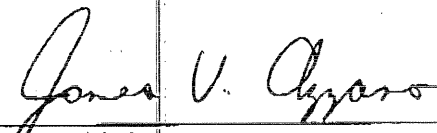
XXXX and 4227 XXXX XXXX XXXX related to Plaintiffs Russell and/or Penny Anderson.

3. Trans Union receives and processes UDFs at its Maintenance Center in Jackson, Mississippi.

4. Any UDF forwarded by Cross Country Bank should have been forwarded to and would have been received and processed at Trans Union's Maintenance Center.

5. I have reviewed Trans Union's available records and can find no evidence that any UDF was processed by Trans Union from Cross Country Bank on either Cross Country Bank account related to either Plaintiff on December 12, 2002.

I AFFIRM UNDER THE PENALTIES FOR PERJURY THAT THE FOREGOING REPRESENTATIONS ARE TRUE AND ACCURATE, TO THE BEST OF MY KNOWLEDGE AND BELIEF.

  
James V. Azzano